



# INDIANA LABORERS WELFARE FUND

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This letter serves as a summary of material modifications of the Plan.  
Please keep this with your Summary Plan Description.

## \* Important Welfare Benefit Changes \*

December 2015

To All Participants of the Indiana Laborers Welfare Fund

Dear Participant:

The Trustees have amended the Plan to make the following changes:

### Effective September 9, 2015

- The Routine Preventative Care Benefit was modified to cover those aged 3 and older for In-Network benefits only.
- The Routine Well Child Exam and Immunization benefit was modified to cover from birth up to age 36 months for In-Network benefits only. This change will allow a 30 month well visit as suggested by the American Academy of Pediatrics for In-Network benefits only.
- The Routine Childhood and Adult Immunizations benefit was modified to cover those aged 3 and older for In-Network benefits only.
- The Plan was modified to clarify that if a procedure is not covered by the Plan, then any complications resulting from the non-covered procedure are also excluded.

### Effective September 16, 2015

- Working at a Different Trade: The Plan was modified so that you MUST notify the Fund Office BEFORE you begin to work at a different trade in the construction industry either for a signatory or non-signatory employer. Your eligibility under the Plan will terminate immediately once notification is made to the Fund Office.

Failure to notify the Fund Office is fraud. If you fail to notify the Fund Office, coverage for you and any covered family member(s) will be retroactively terminated to the first day of the coverage period you began working in this situation. If the Plan made any benefit payments during such period, the Plan will seek to recover any such payments from you.

### Effective December 1, 2015

- The Plan was modified so that dependent children are now covered until the end of the month in which they turn age 26.
- The Plan was modified so that Occupational or Physical therapy for children under the age of 14 must be pre-certified in advance of any treatment unless the therapy is provided as a result of an accident or injury.

### Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 1-800-962-3158. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions regarding these changes, please contact the Fund Office at 1-800-962-3158.

Sincerely yours,

Board of Trustees

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## Officers-Board of Trustees

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